



August 29, 2022

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**IMPORTANT MORTGAGE NOTIFICATION**  
Your Payment and Interest Rate will Increase.  
Questions? Call us at 800-258-8602.

THONY WILSON  
OCHELLE WILSON  
4 PNE VLY DR  
COATESVILLE, PA 19320

**Account Number:**  
**Property Address:** 214 PINE VALLEY DR  
COATESVILLE, PA 19320

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is committed to providing you with the information you need to manage the account payments.

**Mortgage Modification Reminder**

Under the terms of the Step Rate Modification Agreement, the interest rate and payment amount are subject to scheduled changes until the interest rate cap is reached, which was established based on the market interest rate as of the date that the modification agreement was prepared.

**Modification Payment Information**

The payment schedule below shows estimated future changes to the mortgage payment. Specifically, the next scheduled interest rate and payment amount change is November 1, 2022. The total monthly payment outstanding on that date will be \$1,993.71.

Interest Rate Effective Date	Interest Rate	A. Monthly Principal and Interest Payment Amount	B. Estimated Monthly Escrow Payment Amount	C. Total Monthly Payment	Payment Date
10/01/2022	4.23000%	\$1,164.59	\$829.12	\$1,993.71	11/01/2022
10/01/2023	5.23000%	\$1,316.57	\$829.12	\$2,145.69	11/01/2023
10/01/2024	6.00000%	\$1,436.82	\$829.12	\$2,265.94	11/01/2024

1. The monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase the monthly payment.
2. The total monthly payment (C.) is calculated by adding (A.) principal and interest and (B.) escrow.
3. The interest rate(s) listed will be the interest rate(s) for the remaining term of the mortgage.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly ACH payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

#### **Mortgage Assistance**

At SPS, any of our Customer Care Experts can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available loan resolution options. If you have any questions or concerns, please contact SPS. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**